

Things to Bring to Your Lender

Please bring copies of the items on this checklist for all household members over the age of 18 to your Lender:

- ☐ Valid State Driver's License or Identification Card(s)
- ☐ Social Security Card(s)
- ☐ Permanent or Temporary Resident Alien Card(s) (as applicable)
- ☐ Three (3) months of paycheck stubs
- ☐ Three (3) months of all bank statements, three (3) month Verification of Deposit (VOD) and/or cashier's checks to verify that you have at least \$1000 in reserves. The borrower cannot have more than \$50,000 in liquid assets (excluding retirement accounts).
- ☐ Two (2) years of complete income tax returns including all schedules, W-2's or 1099's
- ☐ Any award letters to verify other sources of income such as child support, social security, social security supplemental income (SSI), pensions, annuities, etc.
- ☐ Birth certificates or legal documentation of adoption or guardianship for all household members seventeen (17) years of age and under
- ☐ If applicable, additional documents/statements from the applicant(s) related to marital status, i.e., divorce decree, legal separation documents, and/or death certificate
- ☐ 8-hour Homebuyer Education Certificate